Certificate Number: 15317-PAM-DE-036906188

Bankruptcy Case Number: 17-02563



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on October 16, 2022, at 2:10 o'clock PM PDT, Terry L Chilson completed a course on personal financial management given by internet by Access Counseling, Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: October 16, 2022 By: /s/Christel Raz

Name: Christel Raz

Title: Counselor